

There are new and innovative ways to provide your employees with health benefits.

Prior to January of 2020, Health Reimbursement Arrangement (HRA) dollars were only available to cover Qualified Medical Expenses. Since that month, however, **new regulation allows those funds to also cover health insurance premiums.**

What does that mean for you, the employer?

You're empowered to replace traditional coverage with an Individual Coverage Health Reimbursement Arrangement (ICHRA) that provides your employees with tailor-fit insurance. **By implementing these two, simple steps, your employees are covered and your administrative burden goes away.**

- 1 You put money into your **employees' benefit accounts.**
- 2 Your **employees use** that money to buy their own health insurance.

Frontier

Have you **been informed about YourWay Frontier?**

OneBridge Benefits has teamed up with many of the local and national brokers to bring this solution (which is packaged as YourWay Frontier) to market. In some cases, we've been able to save employers over \$100k per year on their benefits offering—simultaneously providing their employees with better coverage options and savings accruals!

Below are the **questions we encourage you to discuss with your trusted benefits broker.**

- 1 **Are you aware of ICHRAs?** How is OneBridge's Frontier product different from a traditional ICHRA?
- 2 How can an **ICHRA or Frontier** benefit our organization?
- 3 Can we **run an analysis** to determine Frontier's viability? If not, why?
- 4 Is it true that onboarding an ICHRA **allows our employees to choose any plan**, and also takes away COBRA administration, ACA reporting, managing QLEs, and other tedious tasks?
- 5 **How do ICHRAs improve our ability** to showcase true benefits offerings to employees, and also give them a pre-tax ability to save funds for future usage?